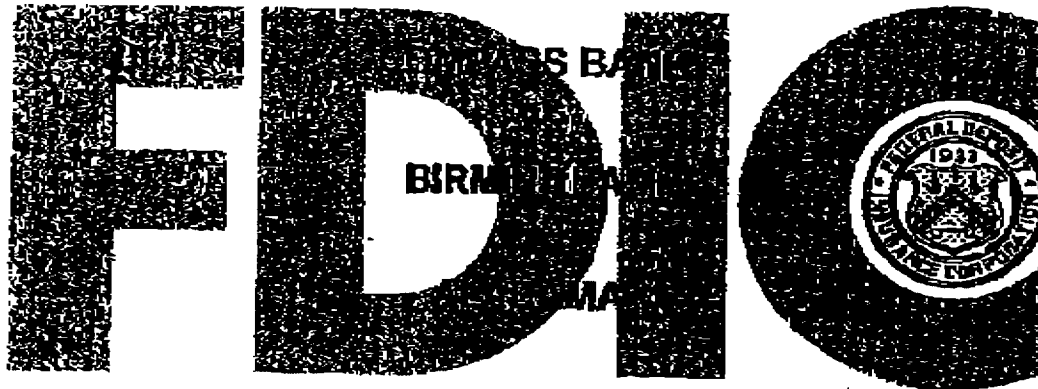


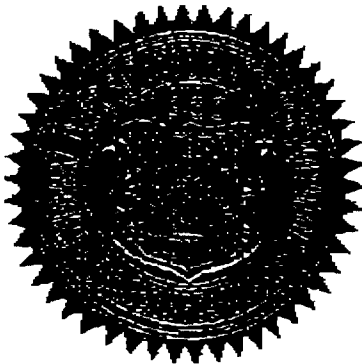
FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

Hereby certifies that the deposits of each depositor in



are insured to the maximum amount provided by the
Federal Deposit Insurance Act



No: 19048

In testimony whereof, witness my signature and the seal of the
Corporation this 18TH day of JULY, 2000

Robert L. Felder
Attest: EXECUTIVE SECRETARY

Donna Samone
CHAIRMAN OF THE BOARD OF DIRECTORS

FROM ANDREWS & KURTH

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